

CURRENT SYSTEM

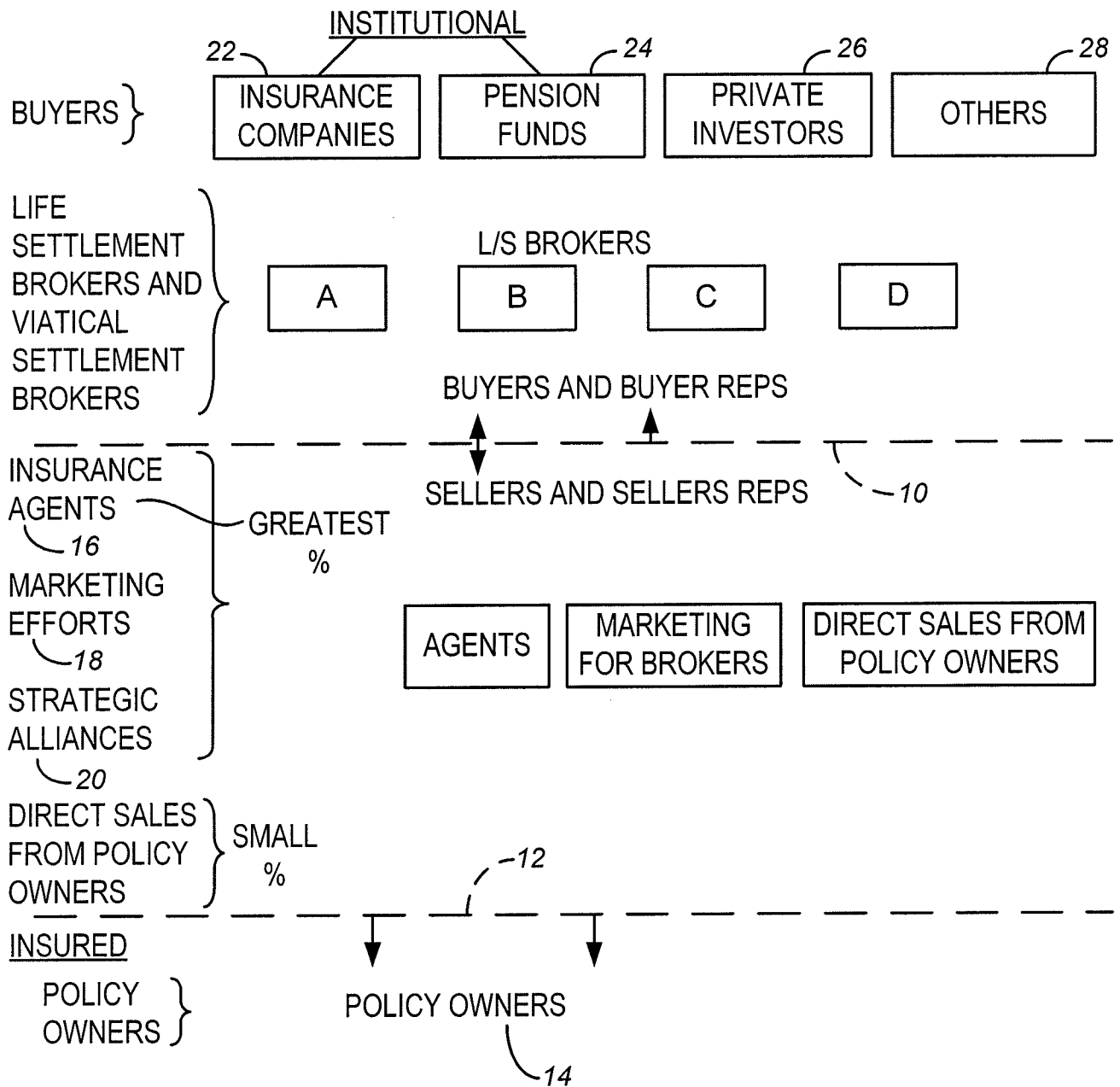


FIG. 1
(PRIOR ART)

MARKETING EFFORTS TO POLICY OWNERS

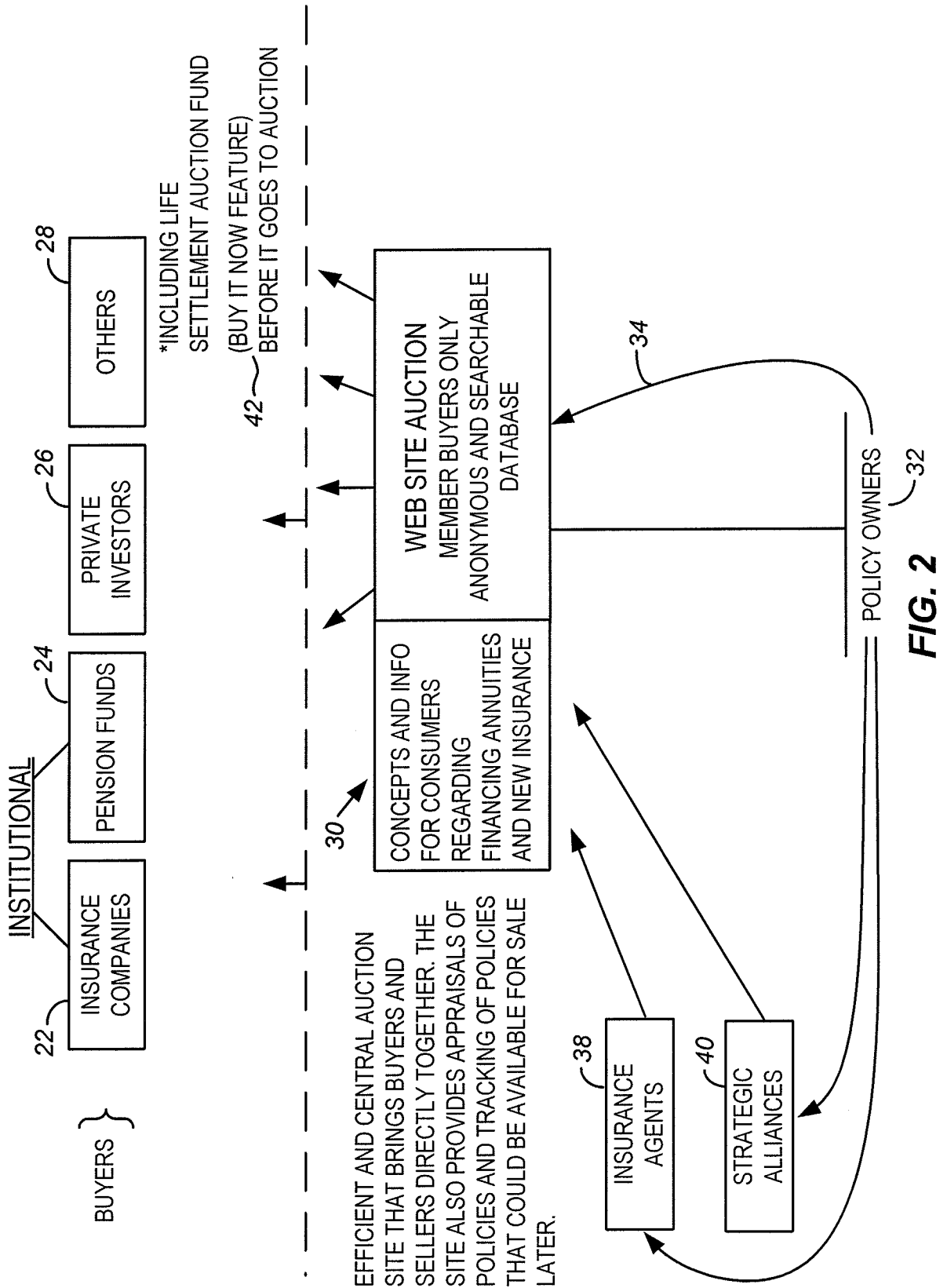


FIG. 2

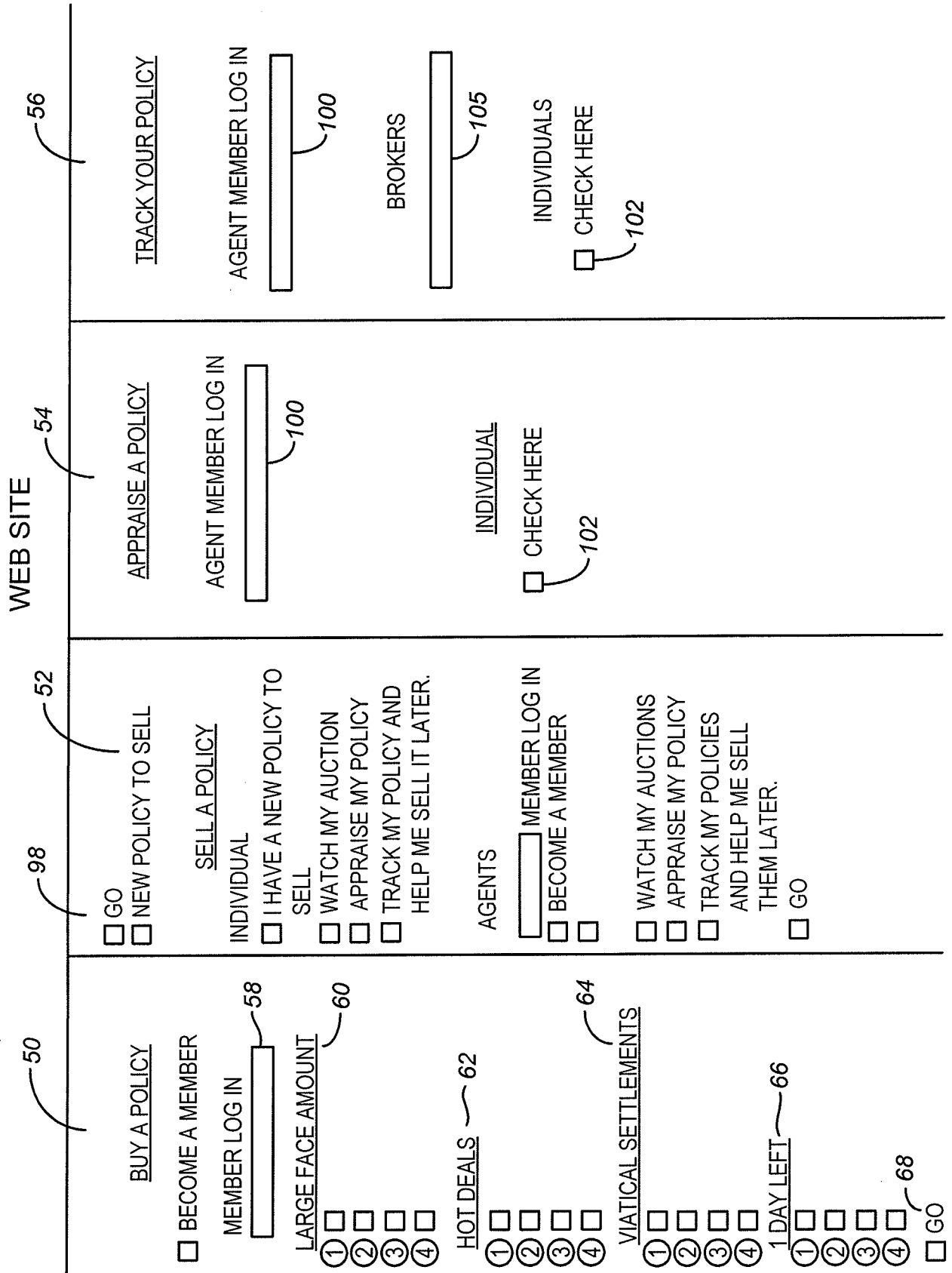


FIG. 3

Replacement Drawings
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BUY A POLICY

☐ BROWSE ALL

SEARCH CRITERIA (CHECK ANY OR ALL BOXES THAT APPLY)

☐ JOINT LIFE ☐ SINGLE LIFE ☐ TERM ☐ UNIVERSAL LIFE ☐ WHOLE LIFE

☐ ALL ☐ MALE ☐ FEMALE

AGE - ☐ ALL 30-40 40-50 OR 40-45 - ETC

FACE AMOUNT

☐ - 100K ☐ - 200K ETC ☐ +10 MILLION

POLICY DATE: ☐ 0-2 YEARS ☐ 2-5 YEARS ☐ 5-10 YEARS

HEALTH STATUS: ☐ VIATICAL OFFERS ONLY

1st INSURED ☐ SUPER PREFERRED ☐ PREFERRED ☐ STANDARD

☐ T1-T3 ☐ T3-T6 ☐ DECLINE

2nd INSURED ☐ SUPER PREFERRED ☐ PREFERRED ☐ STANDARD

☐ T1-T3 ☐ T3-T6 ☐ DECLINE

LIFE EXPECTANCY (FROM OUR APPRAISAL OFFICE)

-1 YR ☐ 2 YRS ☐ 3 YRS ☐ 4 YRS ☐

CASH SURRENDER VALUE

☐ 0 TO 10% OF FACE AMOUNT ☐ 10-20% OF FACE AMOUNT

PREMIUMS

☐ NO ONGOING ☐ 0 TO 1% OF FACE ☐ 1 TO 5% OF FACE ANNUALLY

☐ GO

☐ ETC

FIG. 4

POLICIES	CURRENT BID	MAKE A BID	IN-FORCE ILLUSTRATION	INSURED MEDICAL RECORDS	APPRAISED VALUE	TOTAL FACE AMOUNT	LIFE EXPECTANCY	% OF CASH VALUE TO FACE AMOUNT	% OF PREMIUM TO FACE AMOUNT	DAYS LEFT
BAS.	72	84	85	83	76	74	78	80	82	1
										1
										2
										2
										2
										3
										3

FIG. 5

FIG. 6

APPRAISE A POLICY

☐ VIEW MY POLICIES THAT HAVE BEEN APPRAISED

☐ GIVE ME A FORMAL APPRAISAL

————→ SEND THEM TO THE SELL A POLICY PAGE TO GET THEIR
INFORMATION AND SEND THEM THE NECESSARY
FORMS.

☐ GIVE ME AN INFORMAL APPRAISE

INPUT SCREEN

☐ AGE

☐ HEALTH ↓ DROP DOWN SCREEN

☐ PREMIUMS DUE % OF FACE

☐ CASH VALUE

FIG. 7

TRACK YOUR POLICY

MENU

- ☐ DON'T LET IT LAPSE
- ☐ REMIND ME TO PAY PREMIUM
- ☐ NOTIFY ME WHEN IT'S TIME TO SELL
- ☐ PURCHASE MY POLICY NOW
- ☐ APPRAISE MY POLICY
- ☐ CALCULATE A SWAP

AGENTS

- ☐ SEND ME SOFTWARE THAT TRACKS MY POLICIES AND
COMMUNICATES WITH THE SITE.
- ☐ LET ME UPLOAD MY POLICY INFORMATION TO YOUR SITE
WITH SOFTWARE THAT IS COMPATIBLE WITH
 - ☐ GOLDMINE
 - ☐ POLICY DATABASE

FIG. 8

SWAP MY POLICY

INPUT SCREEN

☐ AGE ☐ SEX ☐ HEALTH STATUS ☐ HEIGHT ☐ WEIGHT
☐ SHOW CURRENT APPRAISED VALUE
OR
☐ CALCULATE APPRAISED VALUE

ENTER CURRENT ANNUAL PREMIUMS

ENTER NUMBER OF YEARS PREMIUMS ARE DUE

ENTER FACE AMOUNT

RUN

OUTPUT SCREEN

EITHER

1.) ANNUAL SAVINGS "SELL YOUR POLICY NOW"

2.) WAIT TO SELL YOUR POLICY

FIG. 9